

NEW PENSION LAW FOR EDUCATORS

Superintendent Kinney, of the Department of Education, has prepared the following brief outline of the new pension system for school teachers, which will shortly go into effect:

"Any teacher now in the service of the department can become an applicant by paying one per cent a year of her salary, payable in two semi-annual installments of one-half per cent each, provided however, that she must become an applicant before July 1, 1916. If she desires to enter later than that date she cannot be given credit for service rendered in the department previous to the date of entrance.

"The department may retire a teacher who has served in the schools of the Territory twenty-five years, of which twenty must have been spent in the public schools.

"Any teacher may retire voluntarily who has served thirty years in the schools of the Territory or in the United States, provided twenty years have been spent in the public schools of the Territory.

Funds To Be Secured
"The funds from which the pensions are to be paid will be secured as follows:

"Two and one-half per cent of the school tax will be set aside for this purpose. The total school tax in 1914 was about \$120,000.

"Assuming that the tax will be about the same this year, the amount available for the pension fund will be \$3000.

"Approximately 250 teachers are taking advantage of the pension act, while the average pay of teachers in this Territory is \$903 a year. It is safe to assume that the salaries of the applicants, who are most of them teachers who have been in the service for a considerable length of time, run higher than this amount, say \$1000 a year. This will make the annual contribution from the teachers amount to \$2500.

Contribution By Teachers
"The act also provides that a teacher who becomes a pensioner must have contributed an account equal to twenty per cent of her salary per annum at the time of her retirement.

"If we take the ten oldest teachers in the service and their salaries as an example, we find that, if these teachers should all retire on July 1, 1916, the twenty per cent contributed by them would be \$2500.

"This would give a total to start with of \$8000.

"The objection has been raised in some quarters that the maximum pension of \$400 is an amount which the recipient cannot live on. As a matter of fact, the legislature did not intend it to answer that purpose, but it did intend to provide an amount which would be of material assistance when taken together with such other savings as the teacher might have accumulated.

Teachers Not Improvident
"Teachers are, of course, not regarded as being more improvident than other people. It is presumed that they make as wise provision for old age as do others. As a matter of fact, \$400 a year is equal to the annual interest on \$10,000 at savings bank rates; and a prominent banker informed me the other day that ordinarily the premium on an endowment policy, paying \$400 a year after twenty-five years, would cost about \$125 a year, or a total, after twenty-five years, of \$1975 and in this case the amount paid in is lost if the policy holder dies or gives up the proposition, whereas in the case of the teacher who dies or changes her mind, one-half of the sum is refunded to her heirs. However, I am not here to defend or criticize the act but to explain it and to answer questions which you may make concerning it to the best of my ability.

Must Apply Before May
"In the meantime, it is my in-

tention to ask the commissioners to consider several features in connection with the Act. I shall probably propose that those who wish to retire and to have their pension begin in July, must make an application to this effect in time to allow its submission to the May meeting of the commissioners, and it probably will be found advantageous, in order to avoid complications, to have the May meeting of each year set aside as the meeting at which such matters are decided upon. It will also be necessary to make arrangements for blanks to be furnished the applicants, on which they can furnish the necessary data relative to when and where they taught, etc."

JUDGE DOLE SUSTAINED

Washington, D. C., Dec. 20;—The United States Supreme Court today affirmed a decision of the Supreme Court of Hawaii in the case of the Inter-Island Steam Navigation Company, Limited, plaintiff in error, versus J. J. Byrne and Daniel Kaleiki. Byrne brought suit in the local court against Kaleiki and served the Navigation Company with granishee summons in accordance with local statutes. Answering, the Company set up that Kaleiki was hired directly by it (not through a shipping commissioner) as a mate on the "Claudine" plying only in inter-island coast trade, and asked discharge because of the exemption from the attachment of the seamen's wages by Sec. 4536, United States Revised Statutes. The trial court held that subsequent federal legislation excluded seamen engaged in such coastwise trade from the exemption and rendered judgment against both Kaleiki and the Inter-Island Company. This action was affirmed by the Supreme Court of the Territory, which, in turn was affirmed by today's decision of the United States Supreme Court.

NOTICE MONGOOSE

The Legislature of 1915 having appropriated the sum of \$2500 to pay bounties for the extermination of mongoose, notice is hereby given that a bounty of ten cents will be paid for each mongoose head produced and delivered according to law.

Such heads shall be delivered to the tax assessor of the division where caught, together with a statement under oath specifying the amount of bounty claimed and setting forth that the mongoose from which such heads were taken were killed within such taxation division within sixty days next preceding the date of such delivery.

C. J. McCARTHY, Treasurer, Territory of Hawaii. Jan. 11-18-25.

Accident Board.

The Accident Board held a long meeting Wednesday afternoon and disposed of a number of important cases, one of which had numerous ramifications and had been under investigation for sometime.

BY AUTHORITY

NOTICE OF SALE OF REAL PROPERTY FOR DELINQUENT TAXES:

To the Heirs of Mrs. Hoopii Cummings of Honolulu, Oahu, deceased:

I, J. K. Farley, Tax Assessor Fourth Taxation Division, County and Island of Kauai, Territory of Hawaii, hereby give notice that I will, in pursuance of the provision of Section 1292 of the Revised Laws of Hawaii, upon the 27th day of January 1916, at 12 o'clock noon, in front of the post office at Kealia, Kawaihau District, Kauai, sell all the right, title and interest of the Heirs of Mrs. Hoopii Cummings in L. C. A. 5105 granted to Kahaioia, at Anahola, and R. P. 6103 L. C. A. 7583 granted to Kuleleloa at Papaa, in Kawaihau District, County and Island of Kauai, at public auction to the highest bidder for cash, to satisfy the lien for taxes thereon, together with interest, penalties and costs, as follows:

Taxes assessed upon the said real property as of January 1st, 1914 and 1915.

1914	1st Payment	\$2.30
	Interest	.10
		\$2.40
	2nd Payment	\$2.25
		\$2.25
1915	1st Payment	\$2.55
	Interest	.15
		\$2.70
	2nd Payment	\$2.50
	Advt. Costs	.50
		\$3.00

A total of \$10.40 together with the costs and expenses of this sale.

The Heirs of Mrs. Hoopii Cummings, deceased, (Mrs. Hoopii Cummings was assessed on January 1st, 1914 and 1915; she died at Honolulu on December 18th, 1915.) the person assessed as the owner of said property, and from the taxes aforesaid are due, and all other persons having interest in the above described property are hereby warned, that unless the foregoing taxes with all interest, penalties, costs, expenses and charges are paid before the time herein specified for the sale thereof, the property herein advertised for sale will be sold as advertised.

Dated at Koloa, Kauai, December 31, 1915.
J. K. Farley, Assessor Fourth Taxation Division. Advt. Jan. 4-11-18-25.

BY AUTHORITY

NOTICE OF SALE OF REAL PROPERTY FOR DELINQUENT TAXES:

To Mrs. Manene Kapule, and to All to Whom it May Concern:

I, J. K. Farley, Tax Assessor Fourth Taxation Division, County and Island of Kauai, Territory of Hawaii, hereby give notice that I will in pursuance of the provision of Section 1292 of the Revised Laws of Hawaii, upon the 29th day of January 1916, at 12 o'clock noon, at the post office at Kilauea, Hanalei District, County and Island of Kauai, sell all the right, title and interest of Mrs. Manene Kapule in R. P. 5202 L. C. A. 9139, granted to Kaunani, at Waioli, and in Grant 2506 to J. Ninau at Waioli, Kauai, at public auction, to the highest bidder for cash, to satisfy the lien for taxes thereon, together with interest, penalties and costs as follows:

Taxes assessed upon the said real property as of January 1st, 1914 and 1915.

1914	1st Payment	\$1.60
	Interest	.10
		\$1.70
	2nd Payment	\$1.55
		\$1.55
1915	1st Payment	\$1.75
	Interest	.10
		\$1.85
	2nd Payment	\$1.70
	Advt. Costs	.50
		\$2.20

A total of \$7.30 together with the costs and expense of this sale.

Mrs. Manene Kapule, the person assessed as the owner of said property, and from whom the taxes aforesaid are due, and all other persons having interest in the above described property are hereby warned, that unless the foregoing taxes with all interest, penalties, costs, expenses and charges are paid before the time herein specified for the sale thereof, the property herein advertised for sale will be sold as advertised.

Dated at Koloa, Kauai, this 31st day of December, A. D. 1915.
J. K. FARLEY, Tax Assessor, Fourth Taxation Division. Advt. 4-11-18-25.

BY AUTHORITY

NOTICE OF SALE OF REAL PROPERTY FOR DELINQUENT TAXES:

To Mrs. Manene Kapule, and to All To Whom It May Concern:

I, J. K. Farley, Tax Assessor Fourth Taxation Division, County and Island of Kauai, Territory of Hawaii, hereby give notice that I will, in pursuance of the provision of Section 1292 of the Revised Laws of Hawaii, upon the 27th day of January 1916, at 12 o'clock noon, in front of the Postoffice at Kealia, Kawaihau District, Kauai, sell all the right, title and interest of Mrs. Manene Kapule in R. P. 3758 L. C. A. 238V, granted to Moopuna, at Moloaa, Koolau, Kawaihau District, 2 Apanas—3 Roods 33 Perches at public auction, to the highest bidder for cash, to satisfy the lien for taxes thereon, together with interest, penalties and costs, as follows:

1914	1st Payment	\$1.90
	interest	.10
		\$2.00
	2nd Payment	\$1.90
		\$1.90
1915	1st Payment	\$2.10
	interest	.10
		\$2.20
	2nd Payment	\$2.05
	Advt. Costs	.50
		\$2.55

A total of \$8.65 together with the costs and expense of this sale.

Mrs. Manene Kapule the person assessed as the owner of said property, and from whom the taxes aforesaid are due, and all other persons having interest in the above described property are hereby warned, that unless the foregoing taxes with all interest, penalties, costs, expenses and charges are paid before the time herein specified for the sale thereof, the property herein advertised for sale will be sold as advertised.

Dated at Koloa, Kauai, this 31st day of December A. D. 1915.
J. K. FARLEY, Tax Assessor Fourth Taxation Division. Advt. Jan. 4-11-18-25.

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Honolulu, Territory of Hawaii.
Statement of Condition at close of business December 31, 1915.

RESOURCES.	
Loans, Discounts and Overdrafts	\$5,304,434.09
Bonds	1,522,003.35
Bank Premises, Honolulu	150,035.08
Bank Premises, Lihue Branch	11,025.00
Customer's Liabilities Under Letters of Credit	154,390.53
Other Assets	2,956.43
Cash and Due from Banks	2,185,403.76
	\$9,338,109.44

LIABILITIES.	
Capital Paid Up	\$600,000.00
Surplus and Undivided Profits	755,240.22
Pension Fund	43,853.75
Letters of Credit Outstanding	154,390.53
Reserved for Interest	12,000.00
Dividends Uncalled For	400.00
Deposits	7,772,164.94
	\$9,338,109.44

City and County of Honolulu } ss.
Territory of Hawaii, }

I, A. Lewis, Jr., Vice-President and Manager, being first duly sworn, do solemnly swear that the above is true to the best of my knowledge and belief.
A. LEWIS, JR., Vice-President and Manager.

Examined and found correct:
E. F. BISHOP,
J. A. McCANDLESS,
R. A. COOKE, Directors.
ZENO K. MYERS, Auditor.

Subscribed and sworn to before me this 3rd day of January, 1916.
J. D. MARQUES,
Notary Public, First Judicial Circuit, T. H.

OFFICERS.

C. H. Cooke, President; E. D. Tenney, Vice-President; A. Lewis, Jr., Vice-President and Manager; F. B. Damon, Cashier; G. G. Fuller, Asst. Cashier; R. McCarrison, Asst. Cashier; Frank Crawford, Cashier, Lihue Branch; Z. K. Myers, Auditor.

DIRECTORS.

C. H. Cooke, President; E. D. Tenney, Vice-President Castle & Cooke, Ltd.; A. Lewis, Jr., Vice-President and Manager; C. H. Atherton, Treas. Ewa Plantation Co., Ltd.; E. F. Bishop, President C. Brewer & Co., Ltd.; F. W. Macfarlane, Pres., Libby, McNeill & Libby, Honolulu; J. A. McCandless, Director of Oahu Sugar Co.; Geo. R. Carter, Director Hawaiian Trust Co., Ltd.; R. A. Cooke, President Hawaiian Electric Co., Ltd.; F. B. Damon, Cashier; E. C. Atherton, Director J. B. Atherton Estate, Ltd.